

# Dealing with your complaint

At Friends Provident International Limited (FPI) we aim to provide a professional and comprehensive service to all our customers. However, there may be occasions when we fail to provide the service you expect from us. If you contact us expressing your dissatisfaction, we will treat the matter seriously and objectively. We have a complaint procedure in place, enabling us to investigate the details relating to your complaint and provide a resolution.

## Any complaint you make will be treated in the following stages:

- 1) We will acknowledge your complaint within 2 business days. We may, at this stage, ask you for additional information or clarification to help with our investigation within 15 business days from the date we receive your complaint.
- 2) We aim to provide a resolution to your complaint within 30 business days.
- 3) We will undertake a full investigation into the matters you have brought to our attention. If your complaint takes longer to resolve, we will update you on the progress of your complaint within 15 business days of our last communication to you.
- 4) Any agreed settlement will be acted on promptly.
- 5) If the outcome of your complaint is not handled to your satisfaction, you can write to Friends Provident International Limited (Singapore Branch) to appeal. We will respond to your appeal within 14 business days.

Complaints that FPI cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man or the Financial Industry Disputes Resolution Centre in Singapore, depending on the parties involved.

If you are unhappy with our letter and wish to take the matter further, you will need to contact the Ombudsman to consider the matter. If you would like to contact the Financial Services Ombudsman Scheme for the Isle of Man or the Financial Industry Disputes Resolution Centre in Singapore, you must do so within 6 months from the date of FPI's final reply letter.

The Ombudsman Schemes are independent and impartial. These resolution and determination services are available in the event that FPI and their customer are unable to reach a resolution through our customer complaint procedure.

If you wish to make a complaint or check on the progress of a complaint, please contact:

Customer Relations  
Friends Provident International Limited  
Royal Court, Castletown,  
Isle of Man British Isles,  
IM9 IRA  
Telephone: +44(0) 1624 821212  
Fax: +44(0) 1624 824405  
Email: [customer.relations@fpiom.com](mailto:customer.relations@fpiom.com)

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182 Cecil Street  
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